

EXHIBIT “A”

IL-102 7/1/2017

RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT

Seller Name and Address
CARVANA, LLC
63 PIERCE RD
WINDER GA 30680-7280

Buyer(s) Name(s) and Address(es)
Gusti M Roseman
14608 Center Ave
Harvey IL 60426

Summary

No. 2000386420
Date 09/23/19

☐ Business, commercial or agricultural purpose Contract.

Truth-In-Lending Disclosure

Annual Percentage Rate	Finance Charge	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid when you have made all scheduled payments.	The total cost of your purchase on credit, including your down payment of
18.93 %	\$ 13,327.59	\$ 19,576.25	\$ 32,903.84	\$ 400.00 \$ 33,303.84

Payment Schedule. Your payment schedule is:

No. of Payments	Amount of Payments	When Payments are Due
71	\$ 457.00	monthly beginning 10/24/19
1	\$ 456.84	09/24/25
N/A	\$ N/A	N/A

Security. You are giving us a security interest in the Property purchased.

Late Charge. If all or any portion of a payment is not paid within 10 days of its due date, you will be charged a late charge of 5% of the payment due on installments in excess of \$200.00 or \$10.00 on installments of \$200.00 or less.

Prepayment. If you pay off this Contract early, you will not have to pay a penalty.

Contract Provisions. You can see the terms of this Contract for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

Description of Property

Year	Make	Model	Style	Vehicle Identification Number	Odometer Mileage
2018	Dodge	Journey	Sport Utility	3C4PDCAB7JT375618	29222
Other:					
N/A					
<input type="checkbox"/> New					
<input checked="" type="checkbox"/> Used					
<input type="checkbox"/> Demo					

FOR USED VEHICLES ONLY

Illinois law requires that this vehicle will be free of a defect in a power train component for 15 days or 500 miles after delivery, whichever is earlier, except with regard to particular defects disclosed on the first page of this agreement. "Power train component" means the engine block, head, all internal engine parts, oil pan and gaskets, water pump, intake manifold, transmission, and all internal transmission parts, torque converter, drive shaft, universal joints, rear axle and all rear axle internal parts, and rear wheel bearings. You (the consumer) will have to pay up to \$100 for each of the first 2 repairs if the warranty is violated.

ATTENTION CONSUMER: SIGN HERE ONLY IF THE SELLER HAS TOLD YOU THAT THIS VEHICLE HAS THE FOLLOWING PROBLEM OR PROBLEMS AND YOU AGREE TO BUY THE VEHICLE ON THOSE TERMS:
ATENCIÓN CONSUMIDOR: FIRME AQUÍ SOLAMENTE SI EL VENDEDOR LE HA DICHO QUE EL VEHÍCULO TIENE EL/LOS SIGUIENTE(S) PROBLEMA(S) Y USTED ESTÁ DE ACUERDO EN COMPRAR EL VEHÍCULO SEGÚN ESTOS TÉRMINOS:

1. N/A	2. N/A	3. N/A
X N/A	X N/A	X N/A
Buyer Signs (Date)	Buyer Signs (Date)	Buyer Signs (Date)